

Certificate Number: 14912-NJ-DE-039692507

Bankruptcy Case Number: 20-16188



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on May 23, 2025, at 9:47 o'clock AM EDT, Tamia Caviness completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 23, 2025 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor